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and CO., Ltd.,
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Music Warehouse
Inc.
GREAT VARIETY.
RENT MAKERS.
Including
FRANK, ERARD,
and OTHERS.

"BELLING" PIANOS.
CALL TO OUR ORDER.
men so thoroughly proved
at ten years that they have
the **MOST POPULAR** of
Our principle from the
but further none but
instruments, and as
has now reached

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Incorporated in France of
JULIUS PHURNIE,
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is the "BELLING."
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S BAND INSTRUMENT

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INC.
finest stock in Australia,
S. Schein, and the Trade.

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the whereabouts of
ende request information

Birmingham, England.
 tive Offices, 133 King-
 of Judges and Magistrates.
 AN'S Private Inquir-
 Next of Kin Agency.
 only undertaken.
 Inspector-General of Police
 despatch.
 street, Sydney.
 who left Sydney for Ne-
 or anyone knowing his
 associating with
 22 Bridge-street, Sydney.
 g you are in town, you
 seeing me, will you !
 U. F.
 (Thacker command -)

without delay.
 Hair Dyer, Coldwater
 Write Box 370, O.P.O.
 kindly call upon M
 address mislaid.
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 city-street.
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 W, G.P.O. News for him.
 Summer DRINKS, Orange
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 HAREHOLDER
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RY,
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to
IBUTION

you are well; grieved and
fondest love. KATEY.
NDS REWARD

formerly of Chester, Eng-
land, being fish in 1896 by Messrs
Messrs Bay, Stewart's Island
off in Rotomahana for Mel-
bourne, June, 1896, where all time
British, 45 years of age, over-
cast, black curly hair, was
offered for his discovery
CO. 7 Union Court, Castle
TITTENBOROUGH, NUNE-
Melbourne.

Found.
Lostake, 1 Black Tin BOX
lost K.H. Rev., 187 Clur-
near Moore Park Walk
Haines, 21 Selwyn-st., M. F.
St. Cong. Church, Furness
Lettler, Liberty-st., 87
named "Yorkie" re
-rd., Darling Point.
-re, on Saturday evening
at arrow shop. Reward.
-coin Inn-chambers.
-Kilmaboth-street, Sydney.
-und, on Wednesday, the

W. LLOYD, 22 Hunter-st.,
Herald, Health Property Mort-
gag (the Union Bank), with dis-
count. Finder please return to
Post Office-ch'ce, Pitt-st.
round BROOCH, with
Breward.
Crow's Nest,
North Sydney.
Billie Dog, Mack, from
y-street, Watkinson, com-
the shoulder, one corner
LIAM AUSTIN, M'Kew

Owner can have same by
M'HUGH, Bridge street.
OOCH, at the Criterion
11th instant, near tram
plying
Crow's Nest, North Shore.
FEE.
REV. PITT-STRECH
JULY 26, 1890.
"Smile of the Soul" will be
D. F. BARRY, O.R.
A. 10, 6d.
times at 8 p.m.

ASHTON'S
SCHOOLS.
on King-street.
COMMENCES 1st MAY.
For both sexes desirous of fol-
lowing from the ANTIQUARY
SCHOOLING from Still Life and

from 10 A.M. to 2.30 P.M.
Supply at the Studio.
CLASSICAL
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DOWN.

Page 1372

Ministers, and yet we can observe no reluctance to it in the remarks of the Premier. If Mr. Gladstone's attitude, it seems, looks on the one hand as if he were about to give up, and on the other as if he taking direct action at once, and speaks of his going "direct after the adjournment," the instructions to the Governor from the Colonial Office, among the bills which he is required to reserve for the Royal assent is any bill affecting the currency." There is here "the Government in favour of cases where the Government has taken upon itself that there is an urgent necessity exists requiring that such bill be brought to immediate operation." Even in that case assent is forbidden if the bill is repugnant to the law of England. In any case, if such assent be given, the bill and the Governor's reasons for assenting to it must be sent to the Imperial Government at the earliest opportunity. Here again we get upon matters involving doubt and calling for resolution, making our steps.

It is with a sense of relief, and of something more than relief, that the question of the speedy close of the session is at last put before us. The Premier is expected to announce it in a formal manner when the House meets. Some months ago, when the prevailing talk was of the passing of a new land bill, of a local government bill, and of a bill for the re-organization of legislation, it was clear to most eyes that we were in the field of romance. The musical element, however, when it is brought into connection with the transaction of public affairs, is generally seen to be a source of loss of keeping, and it is therefore gratifying to find that the present point of view, to witness the descent of the men who are entrusted with the conduct of public affairs from romance to business, from cloudland to the solid earth.

This is the fifteenth Parliament, and it began to sit on the 14th July, 1891. It sits, therefore, are numbered, and this is appropriate time for considering how far its session best be turned to account. Its session lasted from the 14th July, 1891, to the 4th April, 1892, a period long enough for the accomplishment of much more and much better work than is turned out during the interval. No one supposes that, if it had lasted for six months more, it would have added considerably to the already beneficial output of the present session; the second, commenced on the 30th August, 1892, and it is plain, therefore, already almost long a life as its predecessor. It has, however, been even less successful than the last Parliament, and at some time past it has been evident to all at the House had fallen under the control of influences that were tending rather to the direction of disorganisation and demoralisation than of the efficient discharge of duty, so that at this moment the prospect of this session is hardly brighter than that of the first year of the days preceding its opening. Is there any prospect of improvement in its prolonging its life after the Estimates will have been passed? If not, would there not be some reason to regret the prospect of loss? There is reason to think that when the House does not finish with the result of accomplishing useful and beneficial work it is in danger of doing injury to the public interest, and that the House, by its prolonged existence, would in some of the States of the Great Republic, where the dispersion of their legislatures is welcomed with a vow that it is not witnessed when they meet. Unless, therefore, we can have an early termination of the session, the abbreviation of its existence after the necessary work of last year has been done is to be recommended. It would be a means of saving club expenses, of stopping the wasteful expenditure of the night or morning sessions of leaving the bill at the Printing Department Printing Office, of giving a useful rest to the worn-out officers of the staff, to the *Hansard* staff, and to the members for the press, of providing members themselves with an opportunity for enjoying the real rest of summer days, and of affording the people of the country, and especially those connected with its leading interests, respite from the risk of experimental legislation of the solvent kind. Looking at the matter in this light, it is not surprising that the opinion of the majority of opinion between both sides of the House, where there is at stake such a combination of interests, public and private.

All these advantages, to be derived from an early closing of the session, to be realised as means of relief; and, as we said, there is something more than reason to be looked for. An early proposition is to be desired as a means of facilitating due preparation for the work of next session. Though want of weight, bad management, and indifference, these combined, the Estimates for this year will not be passed before the close of fourth month. It is superfluous to say that this important work, so long delayed, is still being performed in a loose and unsystematic way, and that it cannot be pushed with the hesitations, the fluctuations of policy, the alternations of control between the Government and private members that have characterised the treatment of the Estimates of previous years. When the session is closed, the least that can be done by way of mitigating the censure of the country is that arrangements shall be made for preventing, as far as possible, repetition, or, in other words, by suggesting the necessity of carefully-prepared Estimates for the year following during a session to be held closed within the present year. The work of the Government and Parliament should be in a large measure well anticipated, work of the Opposition regarding the expenditure of public moneys in the time to come. It is a mockery to be discussing the expenditure of a year when a fourth of a third of that has passed by, and the money has been expended. But this mockery will be removed if the session is closed, and time be allowed for orderly reassembling of Parliament, and thus after the reassembling the work going on in the year be attacked in a prompt and businesslike manner. Even if it is not possible to close the session in May there will not be much time spare for a reasonable recess and the preparing of the Estimates for 1894 before the year closes.

It is true that if Parliament is to be prorogued earlier than the proposed date, the Estimates and the Appropriation Bill last August will have to be sacrificed, that has been foreseen from the beginning. The promises, it is to be predicted, have served their purpose, and it could be said to take a while away a time about them. The Local Government Bill and the financial statement of December were mixed up together, for the former constituted part of the scheme set forth in the annual Budget, suggesting that the end of the financial statement of December its forecastings have been scattered to the winds, and it is no longer possible to argue in support of the Local Government Bill on the ground of its influence upon the revenue or the expenditure for the coming year. As to the Land Bill, this unfortunate measure has been treated seriously. The outline of it, opportunely stretched out in the course of a debate on a vote of want of confidence, helped, perhaps, to save the Government. But now, so to save the Government, the Minister has asked whether even its author dreamed of passing it at this season; and now that "the country party" has pronounced upon it, the question whether he ever did it comparatively recent importance. On that subject, it seems that an early prorogation is desirable and would be beneficial. It would not be as welcome as an early dissolution; but when people cannot get exactly what they want, they may be contented themselves with what comes nearest to it. An early prorogation would leave the Government without any immediate Parliamentary check upon its action. But at present the value of Ministerial responsibility is an unknown quantity; and there will be many accounts to settle at the next general election.

The passing of the second reading of the Home Rule Bill in the House of Commons marks an important stage in the history of the movement. The question, The interest felt in it was fittingly recognised by the presence of 652 members of the 670 of which the House of Commons consists, and the remaining 18 were accounted for in pairing. It is an odd coincidence that the same number carried the vote to give back a Parliament to Ireland exactly corresponds with the majority in the Irish Parliament in 1800 by which that Parliament was surrendered. No importance may be attached to the coincidence, but there is no doubt that its suggestion is valued among the emotional sentiments with which this great national question is surrounded. It is of more practical value to see in it that there has been no change in the party ready to sustain Mr. Gladstone's position. The appearance of the principle embodied in the bill the voice of dissension has been hushed, and Liberals, Radicals, and the Irish Nationalists have forgotten any differences there may have been existing among them, and the whole body in giving effect to the mandate of the country. It cannot be said that this was more than was to be expected, the second reading having been from the first a foregone conclusion. But so many are the suggestions for the furtherance of persistent efforts had been made to detect sections of the party, through personal convictions or prepossessions on collateral questions, as well as through minor differences on details of the measure itself, that it is not too much to expect that otherwise than as showing determination to have the measure carried into law. The work of the bill, however, is only beginning; and already the number of amendments of which notice has been given, and the expression of determination of the Opposition to contest bill line by line in committee, indicate that stormy proceedings are approaching and that the bill will be the child of much tribulation. The evident intention of Lord Salisbury to bring the House of Lords from the work of revision to the work of the country, so lately expressed in a general election, will force on the House of Commons the necessity of having to cope with every form of organised obstruction which the laws and usages of Parliament permit. But forewarned is to be forearmed, and the overt threat of obstruction will do doubt call into exercise the powers which Parliament possesses for overcoming deliberate attempts to defeat the values of the measure. The fact that the bill which the vote of the House of Commons has produced in the House itself and its vicinity, as well as in Dublin, Belfast, and in Ireland generally, is the natural outcome of the pervading feeling of the Irish people, and that the bill is of British origin. But such an incident as an ex-Minister of the Crown, and the leader of her Majesty's Opposition in the House, stating from his place that a million and a half of Protestant Irishmen are in the possession of the land in the event of Home Rule being given to Ireland, is probably unprecedented in Parliamentary debate. Not much value attaches to the reports of arming and drilling among the troops of Ireland, and counsel on the kind of war which has been familiar before in connection with questions that have excited the Irish mind, and has disappeared before accomplished facts. But if there were any possibility of the popular being excited to riotous and seditious acts, certainly given in such sinister remarks as this from public men occupying positions of eminence and influence in the State.

What seems to be a well-grounded opinion prevails among those who are watching the movement go into recess the Government will strengthen; its position in the Upper House by the appointment of eight or ten members, and the decision of the House to give to the passage of another income tax bill, to which measure the Cabinet appears to attach very little importance, the object being to show that the Government is determined measures in the Council, as recent events have shown that the position there in that respect is weak. It is also likely that amongst the number there may be one or two latent republicans.

The Government Architect's Department has recently reorganised in consequence of the late retirement of Sir James Stirling, who was 52 years of age in the department, and the services of 22 of them have been dispensed with. Amongst those who are leaving are Mr. E. B. T. Wharton, who was 46 years of age, and Mr. J. H. G. Cook, who was 48 years of age. Both of whom had been in receipt of salaries of £500 per annum. Four other officers are similar positions also leave. These six retirements are all over 40 years of age, and the Government have decided to retain the services of the remaining 22 officers. They have had from 20 to 28 years of service. Of temporary officers, 18 have retired noting that their services are no longer required. Their retention is due to the fact that the services of these temporary officers, however, have been placed upon the permanent staff. The vacancies created by the permanent officers leaving have been filled by the promotion of 18 temporary officers and these six temporary officers have been promoted to fill the second vacancies created. These gentlemen are—Messrs. J. J. Thomas, J. J. Thomas, J. J. Thomas, J. J. Thomas, J. J. Thomas, and A. F. Cook. They will receive only their previous salaries. The saving in the department generally amounts to £7600.

Recent important changes have taken place in the Department of Agriculture since the adoption of the retrenchment scheme proposed by the Minister, and several of the head offices have retired. Amongst others who have left are Mr. J. M. McDonald (one of the engineers in the Road Department). Owing to the reconstruction of the office it became necessary to resign the office of the Secretary of the Department. Mr. Quodling retired with a pension, and Mr. McDonald is entitled to a gratuity. Mr. Quodling is now secretary to Mr. Whitton, late Engineer-in-Chief for Railways, and completes a most honourable career in the service. Mr. McDonald is now acting as an assistant on an office. About 200 officers, embracing clerks, draughtsmen,

HOMER READING
TON.

y of the New South Wales
Home Reading Union was
on the University.
The ceremony at 6 o'clock, fol-
lowed by Professor Anderson and
Others.
Though the weather was
there was a large gathering of
people, principally Indian,
hall of the University they
forming committee :- Lady
Mrs Macdonald (prin-
cipal), Mrs. Wolstenholme,
David and Professor
Heron, Professor Scott,
A. Robin, and Mr. J. A.
Robinson, Messrs. W. K. Kaye,
Miss Ronitzer, Miss McKee,
Miss Hamilton, Mrs. Mc-
Gee, Miss Whitfield, Mrs.
Cotter Williamson, Mrs.
Farring, and Mr. Mann
with the University who

to those already named, using Professor Warren Lloyd and Mr. Kaibbe. He thought they might see themselves on the face of society had only been a year, they already members—(applause)—of whom belonged to the South Wales. Nothing new, and they perhaps had here. They had been told here an innovation, and as they regarded as useless or fiction which had been made to be useful they were not would be willing to admit social, and that they met as well as to read, but they either merely for a little time as they had in their most—when they had read, but they were not—(laughter).

reading circle could be suc-
ced up by individual energy
were trying to build up on

[illegible]

BULLI COTTAGE HOSPITAL
—
BULLI, S.A.

the president of the South American Association of Universities in Lima (April 1962). He was a man who was not only well-versed in his own field but also in other fields. He was a man who was not only well-versed in his own field but also in other fields. He was a man who was not only well-versed in his own field but also in other fields.

opening of the building for public use
has definitely fixed upon.

They had universities among those who did not go to graduation, and now in setting up an easy income tax system, they were making it impossible for them to get ahead, and if it held true upward movement was good in us to real scholarship also become leaders of thought also for the movement in Australia. (Hear, hear.) All federated, and that it was to be separated as much as sciences might unite to be President of the State University in Sydney. (Hear, hear.) Those that work want on the become united in intellectual the universities to draw the best brains from all present to the world's Australian scholarship should the world. (Applause.) anything more exact to pleasure that he had been the first of his kind of the South Australian robe of office would fall

1 The horses are still in the pit, but
no slightest danger of any accident

man was the Chancellor and he thought it well that University should at the same time have a strong financial prospect in the work of the section of the union and his might become tens of thousands of them certainly would bid them farewell

The addresses afterwards consisted of the great hall, and inspected the museum, and other departments of the university open specially for the purpose. The number given on the organ in the St. John's.

TINGS.

THE LEAGUE.

The League was held at the Longroom last, Dr. Carroll took place upon the adjourned money," in which Messrs. Haslam, Mr. J. A. Jones, Mr. R. B. Johnson, and Mr. M. J. Brown were moved by Mr. Robinson, and agreed that the settlement policy of the country

54. A verdict was given for the fu
ed.

1. 10,000 letters from the public; 2. Financial; 3. Printed for distribution; 4. To reform any know them to

THE SOCIETY OF N.S.W.
held in the School of Arts
and Natural History exhibits
Mr. John Brazier, F.R.S.,
chair. Among the most
valuable of ancient Hellenic
discovered at the excavations
on Saturday at Monasteri
of the numerous hoards
of sandstone lying about
Mr. Skuse brought on
Sydney insects, which
Mr. Skuse brought on
shells of three occurrences
deduced round for inspection.
a very interesting nature
and although the number
small, considerable progress

that Dr. J. C. Cox, the
prizes to junior members
the subjects to be sub
meeting. Mr. Brazier, the
Mr. Skuse.

the declaration of the poll in connection with the

OUR HOME.
The committee was held on 257 Harris-street, Uthmaniyah, in the chair, and there were R. H. Miller, John Sidney, J. C. Threlton, and E. K. Clark. The work ended 15th April 1906: beds occupied, 189; found for 2, permanent; the farm report was received—Number of tons of straw, 1; remaining, 12; persons to be known that funds are on farming operations if required to pay the wages of 2, when the committee is approving.

MONETARY AND COMMERCIAL.

SATURDAY EVENING.

The Stock Exchange today had a very quiet day, the unsettled financial position preventing the quotation of buyers' or sellers' prices of any classes of stocks.

We understand that the authorities of the Government have decided to issue the Australian Joint Stock Bank in proportion to the amount of their respective contributions.

The run on the New South Wales Bank continued on Saturday. The arrangements for the receipt of money were improved by the limitation of the number of persons allowed within the building at any one time. In this way payments were made more quickly. Despite the fact that so many were asking for their money, the receipts of deposits were more than usual; and some of the payments made on the evening were known to be deposits that had been withdrawn within the two days. The proclamation of guarantee of payment by the Government, and the reflection of a cooler judgment than was at first exercised, had begun to operate, and doubts by Monday the run will have abated, a result which may be helped by the announcement of the special measures to be taken by the Government for enlarging the volume of the currency.

The financial situation to-day was very much more settled. The small run on several of the banks of issue with the Privy Council was at an end. Everything had passed into the usual Saturday conditions, and now there seems to be every prospect that a quieter feeling will prevail. The Government will be awaited with interest. The conditions which have arisen justify the adoption of suitable measures to meet the emergency. The Government's policy is not like those of the mother country, where the suspension of the Bank Act enables the Bank of England to issue additional notes upon authority. This is the case with the Government of New South Wales, and the Government is restoring currency. There is in that case, of course, the folio of securities against the issue. The proposal of the Government, which is to be made by the Bank of New South Wales, is that notes may be issued by all the banks to the amount of their paid-up capital and reserves, to be made legal tender and a first charge on the assets of the banks, and to be in circulation for one year. The capital and reserves of the banks doing business in the colonies amount to about £19,700,000. Notes to this amount would be issued, and the Government would be the amount of the gold, give about £19,700,000 legal money against deposits to the amount of £19,700,000, including £19,700,000 of the gold, and the balance of the deposits. One objection to this proposal is that the banks would acquire very unequal powers. For instance, to take the case of the New South Wales Bank, which has the largest capital and reserves of any bank in the colonies, it would be allowed to issue notes to that amount, whereas the Union Bank of Australia, with shareholders' funds to the amount of £2,500,000, and which only does a fifth of the business of the New South Wales Bank, would be allowed to issue notes to the amount of £2,500,000, and which only does a fifth of the business of the New South Wales Bank. This is clearly an unequal distribution of power, and it is questioned whether it would meet the case. There is one bank doing more than one per cent. of its business in the colony, and yet under the proposed plan it would be allowed to issue notes to the amount of more than £1,000,000.

The banking figures of four of the colonies for the first quarter of the year have been completed, and as before, the New South Wales Bank being excluded from the total of the New South Wales figures published on Saturday:—

| Colonies. | Deposits. | Notes. | Cash. | Gold. | Bank. |
|-----------------|------------|------------|------------|------------|------------|
| N.S.W. | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Victoria | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Queensland | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| South Australia | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

In the four colonies there was an increase in deposits amounting to £1,000,000, and a decrease in notes of £1,000,000, and a decrease in cash of £1,000,000, and a decrease in gold of £1,000,000, and a decrease in bank of £1,000,000.

A telegram received by a private firm states that the three months' price of Australian tin is 25s. There were operations for immediate delivery at 25s. 25 per ton on the spot.

An announcement in our cable messages shows that the gold position in the United States has become very acute. The gold position in the United States has become very acute. The gold position in the United States has become very acute.

The Treasury bill £100,000,000 of gold. The Treasury bill £100,000,000 of gold. The Treasury bill £100,000,000 of gold.

The Australian Mutual Provident Society has extended its whole life tables so as to include rates for young people from 15 to 19 years of age.

The lowest average price for wheat in the colony is 20s. and persons under that age have been called upon to pay the higher rate for the lowest published age. Now, however, they will enjoy the benefit of their youth. A bid for wheat at 17s. 6d. was made, and it is the highest price for wheat since the 1st of the year.

While the resumed export figures from Great Britain to Australia are not yet published, it is stated that the state of affairs in the colony is not so happy as it was in the beginning of the year.

John Moir and Son. At the twelfth annual general meeting, on 14th March, Mr. Robert Moir, the chairman, reported that the company had a very successful year, and that the company had a very successful year, and that the company had a very successful year.

Richardson and Wrench, Limited, announce by advertisement that they will hold the fourth sale of their property in the Victoria Hotel on Monday, 24th instant, at 11.30 a.m.

Where it is mentioned that the Southern Building, Warehouse, and Investment Company, Ltd., has suspended pending reconstruction.

IMPORT MARKETS.

To-day being Saturday, the Import markets have been quiet, and no business of importance has been reported.

The week's closing to-day has been very uneventful as regards market transactions. In any case quotations are expected as the market draws near the end, and in addition to this, business has suffered much from the fact that the market has been very quiet.

Deaf and Dumb will sell by public auction, without reserve, certain real estate known as the "Bungalow," situated in the Victoria Hotel, on Monday, 24th instant, at 11.30 a.m.

COMMERCIAL TELEGRAMS.

MELBOURNE, SYDNEY.

Business in the Stock and Share market yesterday was very quiet. The market was very quiet, and the market was very quiet, and the market was very quiet.

The New Zealand Loan and Mercantile Agency Company, Limited, report that the company has a very successful year, and that the company has a very successful year, and that the company has a very successful year.

London office at 4.45 p.m.: From Messrs. A. and J. Moir, the chairman, reported that the company had a very successful year, and that the company had a very successful year, and that the company had a very successful year.

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THE SYDNEY MORNING HERALD. MONDAY, APRIL 24, 1893.

QUARTERLY BANKING AVERAGES.

The banking average returns of the colony for the first quarter of the year have been prepared. We published the principal figures on Saturday, and now give the details of the various banks.

The returns include the averages of 18 banks, one of the Federal—these were published in the preceding quarter. The figures of the Federal bank from the return of the total liabilities amount to £27,676,028, as compared with £27,676,028 for the preceding quarter, being an increase of £27,676,028 for the quarter.

The following is a return of the deposits of the different banks for the quarter in comparison with the figures for the preceding quarter:

| Bank. | Dec. 31, 1892. | Mar. 31, 1893. | Dec. 31, 1892. | Mar. 31, 1893. |
|-----------------|----------------|----------------|----------------|----------------|
| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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| Bank. | Dec. 31, 1892. | Mar. 31, 1893. | Dec. 31, 1892. | Mar. 31, 1893. |
|-----------------|----------------|----------------|----------------|----------------|
| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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| Bank. | Dec. 31, 1892. | Mar. 31, 1893. | Dec. 31, 1892. | Mar. 31, 1893. |
|-----------------|----------------|----------------|----------------|----------------|
| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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|-----------------|----------------|----------------|----------------|----------------|
| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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|-----------------|----------------|----------------|----------------|----------------|
| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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|-----------------|----------------|----------------|----------------|----------------|
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| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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|-----------------|----------------|----------------|----------------|----------------|
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| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
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|-----------------|----------------|----------------|----------------|----------------|
| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
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|-----------------|----------------|----------------|----------------|----------------|
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| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
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| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
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|-----------------|----------------|----------------|----------------|----------------|
| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
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| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
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| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

THE SYDNEY MORNING HERALD. MONDAY, APRIL 24, 1893.

QUARTERLY BANKING AVERAGES.

The banking average returns of the colony for the first quarter of the year have been prepared. We published the principal figures on Saturday, and now give the details of the various banks.

The returns include the averages of 18 banks, one of the Federal—these were published in the preceding quarter. The figures of the Federal bank from the return of the total liabilities amount to £27,676,028, as compared with £27,676,028 for the preceding quarter, being an increase of £27,676,028 for the quarter.

The following is a return of the deposits of the different banks for the quarter in comparison with the figures for the preceding quarter:

| Bank. | Dec. 31, 1892. | Mar. 31, 1893. | Dec. 31, 1892. | Mar. 31, 1893. |
|-----------------|----------------|----------------|----------------|----------------|
| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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| N.S.W. Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |

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| Commercial Bank | £1,000,000 | £1,000,000 | £1,000,000 | £1,000,000 |
| Union Bank | | | | |

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